

Information to identify the case:

Debtor 1	Martin Rivera	Social Security number or ITIN	xxx-xx-0550
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 21-13773-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Martin Rivera

8/19/21

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Martin Rivera
Debtor

Case No. 21-13773-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Aug 19, 2021

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2021:

Recip ID	Recipient Name and Address
db	+ Martin Rivera, 21 Tyler St., Trenton, NJ 08609-1205
519204707	+ Chambers EMergency Associates, 601 Hamilton Ave., Trenton, NJ 08629-1915
519204710	+ KML Law group, 701 Market St #500, Philadelphia, PA 19106-1541
519204712	+ New Rez Mortgage, 1100 Virginia Dr Suite 125, Fort Washington, PA 19034-3235
519204715	+ PSEG, PO Box 570, Newark, NJ 07101-0570
519204714	+ Pressler Felt & Warshaw, 7 Entin Rd., Parsippany, NJ 07054-5020
519204717	+ Superior Court of New Jersey, Attn.: Foreclosure Unit, PO Box 971, Trenton, NJ 08650
519204718	+ Superior Court of New Jersey - Mercer, Special Civil Part, PO Box 8068, Trenton, NJ 08650-0068
519204720	+ Trenton Water Works, 333 Cortland St., PO Box 528, Trenton, NJ 08604-0528
519204721	+ Velocity Investments, c/o Ragan & Ragan, 3100 Route 138 West, Belmar, NJ 07719-9020
519204722	+ Wakefield & Assoc., PO Box 441590, Aurora, CO 80044-1590

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 19 2021 20:21:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 19 2021 20:21:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519204706	+ EDI: CINGMIDLAND.COM	Aug 20 2021 00:28:00	AT&T, Billing Department, PO Box 537104, Atlanta, GA 30353-7104
519204709	+ Email/Text: bknotice@ercbpo.com	Aug 19 2021 20:21:00	Enhanced Recovery Co, LLC, 8014 Bayberry Rd., Jacksonville, FL 32256-7412
519204711	+ EDI: MID8.COM	Aug 20 2021 00:28:00	Midland Credit Management, 2365 Northside Dr #300, San Diego, CA 92108-2709
519204713	+ EDI: AGFINANCE.COM	Aug 20 2021 00:28:00	Onemain, 300 St.. Paul Place, Baltimore, MD 21202-2120
519204719	+ EDI: RMSC.COM	Aug 20 2021 00:28:00	SYNCB/PC Richards, PO Box 965005, Orlando, FL 32896-5005
519204716	+ Email/Text: DefitBkr@santander.us	Aug 19 2021 20:21:00	Santander, 2 William T. Morrissey Blvd., Boston, MA 02125-3312
519205175	+ EDI: RMSC.COM	Aug 20 2021 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 9

District/off: 0312-3

User: admin

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519204708	##+	Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709-6172

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2021 at the address(es) listed below:

Name	Email Address
Barry Frost	trustee@teichgroh.com NJ94@ecfbis.com;frost@remote7solutions.com
Denise E. Carlon	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Laurence R. Sheller	on behalf of Debtor Martin Rivera laurence.sheller@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4